

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOANNE LEONE

Debtor(s)

Case No. 08-29450

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2008, and was converted to chapter 13 on 04/17/2009.
- 2) The plan was confirmed on 08/31/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2010, 01/31/2011.
- 5) The case was dismissed on 02/18/2011.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,959.93
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$13,959.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$754.58
Other	\$2,691.17

TOTAL EXPENSES OF ADMINISTRATION: **\$6,745.75**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Secured	0.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	366.00	366.00	NA	0.00	0.00
AMERICAN INFORSOURCE LP	Unsecured	11,804.00	11,633.61	11,633.61	1,957.24	0.00
APPLIED BANK	Unsecured	960.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	2,685.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	689.00	683.16	NA	0.00	0.00
CITIBANK	Unsecured	1,400.00	NA	NA	0.00	0.00
COMCAST	Unsecured	321.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	456.00	399.52	399.52	67.16	0.00
DISCOVER BANK	Unsecured	10,144.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	730.00	769.34	769.34	129.43	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	421.00	NA	NA	0.00	0.00
HSBC	Unsecured	7,117.00	NA	NA	0.00	0.00
HSBC	Unsecured	19,853.00	NA	NA	0.00	0.00
HSBC	Unsecured	9,926.00	NA	NA	0.00	0.00
ICS INC	Unsecured	208.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	515.00	611.26	611.26	102.84	0.00
JP MORGAN CHASE BANK	Secured	3,744.62	1,920.12	1,920.12	1,920.12	0.00
JP MORGAN CHASE BANK	Secured	0.00	0.00	0.00	0.00	0.00
LEDFORD & WU	Unsecured	12,093.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	367.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,121.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	598.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	323.00	323.75	323.75	54.38	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	NA	683.16	683.16	114.93	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	250.00	219.55	219.55	36.91	0.00
ROUNDUP FUNDING LLC	Unsecured	8,999.00	2,829.46	2,829.46	476.03	0.00
SPRINT NEXTEL	Unsecured	168.00	165.75	165.75	27.84	0.00
TCF BANK	Unsecured	133.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	7,310.63	7,310.63	1,229.94	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	6,522.58	6,522.58	1,097.36	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,920.12	\$1,920.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,920.12	\$1,920.12	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,468.61	\$5,294.06	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,745.75</u>	
Disbursements to Creditors	<u>\$7,214.18</u>	
TOTAL DISBURSEMENTS :		<u>\$13,959.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.